

## **REMARKS**

Claims 17 - 20 remain in this application. The amendment to the claims are fully supported by the original filed specification (see e.g. page 6 – 9) and thus, no new matter has been added. The claims have been amended to include the claim limitation of calculating on a computer the contingent amount to overcome the possible 35 USC 101 rejection based on the claims not having sufficient “technology.” In addition, the claims have been to remove obvious typographical errors.

As a supplemental to the Examiner’s Interview Summary, the following is description of the substance of the August 17, 2005 Interview. The references cited in the IDS, which was filed on May 18, 2005, were discussed including U.S. Patent Nos. 6,792,411. As well, the June 14, 2004 Office Action was discussed including the differences in the previous claims and the pending claims.

Based on the amended claims, Applicant respectfully submits that the pending rejection is not pertinent. Consequently, in view of the foregoing remarks, it is submitted that the now pending claims in the application are in condition for allowance. Applicant thus respectfully requests that the instant Amendment be entered and that all pending claims be allowed and that this application be passed to issuance.

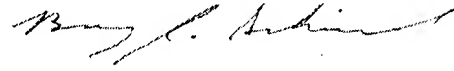
If any outstanding issues remain, or if the Examiner has any suggestions for expediting allowance of this application, the Examiner is invited to contact the undersigned at the telephone number below.

The Examiner's attention to this matter is greatly appreciated.

Respectfully submitted,

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August 19, 2005



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